**Executive Summary**

*Women Talk Money* is an online financial literacy resource that empowers women to make informed choices and secure their financial futures. The website provides engaging and informative content that aims to build women’s capacity to discuss finances in their relationships and know their rights. The project was funded by Financial Literacy Australia and carried out by WIRE (Women’s Information and Referral Exchange).

The purpose of this evaluation is to determine whether the *Women Talk Money* project has been effective in achieving its goals. Multiple data sources, including both quantitative and qualitative methods, were used in this evaluation. These data sources were the budget, timeline, evidence base, web analytics and an online survey.

This evaluation found that *Women Talk Money* was executed effectively remaining within its original budget and timeline. The resources were developed from a large evidence base including previous research conducted by WIRE. The website was both accessible and appropriate for the target audience, with accessibility being a key component of the web-development phase of the project. Features such as responsive design, alternate text for images, closed captions on videos and simple layout were all utilized to make the website accessible for the greatest audience possible.

The promotional phase of the project had a 3 pronged approach including paid online advertising, a social media strategy and traditional media strategy. Promotional postcards were also distributed to WIRE’s service users, members and networks. During the period from the 6th of July until the 15th of October *Women Talk Money* had **6,035** unique users. A unique user is a user of the website with a unique IP address. New users made up **86.8%** of all users and the average session duration was one minute and seven seconds.

![Number of Users](image)

Paid advertising was the most successful strategy in engaging the target audience. Separate Facebook and Google AdWords campaigns were used, both being successful in capturing a large audience. The Facebook campaign brought **1,372** users directly to the website and the Google AdWords campaign bringing **3,134** users to the website.

The website was successful at creating behaviour change within the target group with **81.67%** of survey participants stating that they had a better understanding of money after using the website. **21.67%** of respondents had made some kind of financial change following visiting the website and another **51.67%** were planning on making a change in the future.

The website also changed the way some women approached financial conversations with their partner. **10%** of respondents had used strategies from the website in a discussion with their partner, while **45%** were planning to do so in the future. Another **6.67%** of respondents didn’t have a partner but had tried using the strategies with someone else. One survey participant stated that the website
had given her the “opportunity to think about how to start a conversation and acknowledgement that it’s hard to talk about.”

Overall the project was successful in achieving its goals of increasing women’s financial literacy and empowering them to have healthier conversations with their partners about money.

Recommendations
Following this evaluation it is recommended that:

- Future online financial literacy and prevention of violence against women projects include a budget item for paid advertising, as this was the most effective way to reach the target audience.
- Online projects allow at least a 6-month period of promotion before evaluation to grow their target audience and social media presence.
- Online behaviour change projects allow a period longer than 6 months between the launch and evaluation of the project to allow for greater engagement with the audience and to be better able to measure behaviour change.
- Paid advertising be continued for the Women Talk Money project to continue engagement with the target audience.
- That the Women Talk Money website be expanded so that it can engage with different target audiences around the issue of respectful financial relationships. Targeted audiences could include teenagers, the LGBTQI+ community, people from CALD backgrounds and men.
Introduction

Project Overview

*Women Talk Money* is an online financial literacy resource that empowers women to make informed choices and secure their financial futures. The website provides engaging and informative content that aims to build women’s capacity to discuss finances in their relationships and know their rights.

*Women Talk Money* was funded by Financial Literacy Australia and carried out by WIRE. The project began in October 2015 and concluded in October 2016. The website was launched on the 7th of July 2016.

WIRE Women’s Information

WIRE is the only Victoria-wide free generalist information, support and referral service run by women for women. WIRE’s vision is for a society where women are safe, respected, valued, informed, empowered and free to make genuine choices in their lives. Supported by over 90 experienced volunteers and staff, WIRE is the only state-wide women’s service that provides information, referral and support to all Victorian women regardless of the issues they face. WIRE has been listening, supporting and empowering Victorian women since 1984.

WIRE’s extensive work around women, money and financial abuse provided the initial spark for this new online tool. This includes the research reports “Relationship Problems and Money: Women talk about financial abuse”¹, “Women’s Financial Literacy”² and “Young Women and Money”³ WIRE has also provided workshops for Victorian women to build their financial literacy and capability, and training for service providers to better understand women’s relationship to money.

Women Talk Money was based on WIRE’s 2015 research project ‘Strong Beginnings: Financial Equals’. It revealed that significant barriers exist for women when they talk to their partners about finances. These barriers include gendered socialisation and the institutional structures that perpetuate gender inequality. Many financial literacy resources do not take into account these power dynamics nor do they acknowledge the complex relationship between money and gender. *Women Talk Money* flips this script and tackles these issues head on.

Thick, a Melbourne web development studio, designed and developed the website along with WIRE staff. Digital agency Ntegrity developed and executed a digital marketing strategy for the promotional phase of the project.

Project Goals

The primary goals of the *Women Talk Money* project were to:

- Increase women’s capacity to participate in financial decision making within their relationships.
- Increase women’s knowledge of their financial rights within relationships.
- Help women recognise financial abuse as a form of family violence.
- Increase women’s financial literacy in general.

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¹ Prue Cameron, ‘Relationship Problems and Money: Women talk about financial abuse.’ WIRE, 2014
² ‘Women’s Financial Literacy.’ WIRE, 2007
³ ‘Young Women and Money.’ WIRE, 2010
Target Audiences

*Primary Target Audience:* Young women aged 18-30 who are getting into serious relationships where money becomes a consideration. They are beginning to think about big life and relationship milestones such as moving in with a partner, buying a house or having kids. They may have had difficulty discussing money with their partner in the past and so avoid talking about it.

*Secondary Target Audiences:* Women 18-70 who are having money troubles within their relationships who are looking for information on how to resolve conflict with their partner related to money. This may be around debt, savings, credit cards etc.

Women 18-70 who are experiencing financial abuse but are not aware that is what they are experiencing. They are looking for general information on money and relationships. They may be experiencing other forms of abuse, such as physical or emotional, alongside the financial abuse.
Program Logic

ISSUE OF CONCERN: Gendered power dynamics and financial inequality prevent women from engaging with their partners about financial issues, this may to relationship conflict, financial difficulties and potential financial abuse.

THE CURRENT STATE: Significant barriers exist for women when talking to their partners about finances. These barriers include gendered socialisation and institutional structures that perpetuate gender inequality. Current financial literacy resources do not take into account these power dynamics or acknowledge the complex relationship between money and gender.

**Inputs**
- Financial Literacy Australia funding
- Urbis evaluation support
- WIRE in kind support
- WIRE community – staff, volunteers, members and board
- Project Reference Group
- Research/evidence base
- Thick web development support

**Activities**
- Form Reference Group
- Develop website with online financial literacy resources for women
- Produce Videos
- Conduct user testing
- Develop marketing strategy
- Hold Launch Event
- Conduct marketing strategy
- Conduct project evaluation

**Outputs**
- Women Talk Money website
- Videos based on written content
- Launch event
- Dissemination strategy
- Evaluation report

**External Context & Assumptions**
Women face difficulties in relationships around financial issues.
Talking about money is taboo in our society.
People are not having healthy conversations around money.
Online video content is more accessible and engaging.
The partner that initiates the conversation is not causing the financial problems.
Access to information will help alleviate these issues.
This resource will be preventative – before women find themselves in a financially abusive situation.
Target audience – women who are in the early stages of a relationship and are beginning to think about money within that context.
Targeting women early in relationships will be effective.
<table>
<thead>
<tr>
<th>Short Term Outcomes</th>
<th>Assumptions</th>
<th>Long Term Outcomes</th>
<th>Outcome Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>The project was implemented as intended.</td>
<td>A well-managed project will produce a high quality product.</td>
<td>WIRE efficiently and effectively manages projects.</td>
<td>Process</td>
</tr>
<tr>
<td>The project was implemented on-time and in-budget.</td>
<td></td>
<td></td>
<td>Did WIRE team implement it effectively?</td>
</tr>
<tr>
<td></td>
<td>Increased knowledge and financial literacy will lead to behaviour change</td>
<td>Increased financial literacy.</td>
<td>Evidence</td>
</tr>
<tr>
<td></td>
<td>allowing women greater engagement with their finances.</td>
<td>Decreased financial abuse.</td>
<td>What is the evidence base behind the resources?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Quality of Outputs</td>
</tr>
<tr>
<td></td>
<td>Engaging content will be widely disseminated leading to behaviour change</td>
<td>Women will have healthier conversations with their partners.</td>
<td>Is the product appropriate for the audience?</td>
</tr>
<tr>
<td></td>
<td>in target group.</td>
<td></td>
<td>Reach</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>The number and representativeness of people accessing WTM resources.</td>
</tr>
<tr>
<td>Development of a widely disseminated evidence-based resource.</td>
<td>A well-executed marketing strategy will reach a large number of people</td>
<td>Women know where to get advice on financial conversations.</td>
<td>Impact/ Effectiveness</td>
</tr>
<tr>
<td></td>
<td>within the target group.</td>
<td>Women are aware of WIRE.</td>
<td>Has the project resulted in behaviour change?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women are equipped to have healthier conversations with their partners.</td>
<td>Access to information and greater financial literacy will create behaviour</td>
<td>Decreased financial abuse.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>change within the target group.</td>
<td></td>
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</tbody>
</table>
Evaluation Framework

Purpose
The purpose of this evaluation is to determine the impact of the Women Talk Money project, and how effective it has been in achieving the original goals. The findings of this evaluation may be used to inform future financial literacy projects in Australia. The evaluation will also provide accountability to the funder Financial Literacy Australia.

Key Evaluation Questions
Q1. Was the process effective?
Q2. Are the resources informed by previous WIRE research and other Prevention of Violence against Women research?
Q3. Is the information and platform accessible and appropriate for the target audience?
Q4. Who is accessing the resources? Are we reaching specific target groups? Who aren’t we reaching? What strategies have we used to reach people?
Q5. Has there been behaviour change within the target groups?

Evaluation Method
This evaluation used both qualitative and quantitative methods to determine the quality, reach and impact of the project. The data sources include the project budget and timeline, the existing evidence base, website analytics and an online survey.

Budget and timeline – The final budget and project milestones were compared to the original budget and timeline to determine whether the project process was efficient.

Evidence base - The final resource was analysed to determine how it reflects the evidence base.

Web analytics – The web analytics for the Women Talk Money website were analysed to determine user behaviour across the online platform.

Online survey – An online survey was designed in consultation with Urbis staff to determine how users are experiencing the website. A total of 18 questions were asked, with both multiple choice answer formats and long form comment answer formats being utilised. (See appendix 2) This allowed for both quantitative and qualitative data to be collected. The survey remained open for a total of 31 days. The survey was distributed through multiple methods to capture the maximum amount of data possible. It was distributed via a pop-up window when users visited the Women Talk Money website. It was also distributed through WIRE’s e-newsletter as well as via email to WIRE’s staff and volunteer community. The survey was also distributed via the Women Talk Money Facebook and Twitter channels. Respondents were given the chance to win a $100 voucher as an incentive to participate the survey. In order to go in the running to win the voucher respondents had to complete all required survey questions.

There were a total of 90 respondents to the online survey with 60 of those participants completing all survey questions. Only the data from the 60 complete surveys was used in this evaluation.
Limitations
The major limitation for this evaluation is the short timeframe between the project being launched and the evaluation being conducted. Due to this the evaluation focuses on the extent to which the project achieved the short-term outcomes. The fact that the project was online also made it difficult to measure behaviour change within the target group, this was mitigated by using an online survey to gather data. Using a promotional pop-up for the survey on the Women Talk Money website also ensured respondents were genuine users of the website.
Evaluation Findings

Q1. Was the process effective?
The process WIRE undertook to deliver the Women Talk Money project was highly effective, with the project being delivered on time and within its budget. Although there were minor changes to the timeline and budget there were no major deviations from the original milestones.

Project Budget

Budget Summary - Income

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Literacy Australia grant funding</td>
<td>$151,600</td>
</tr>
<tr>
<td>Contribution from WIRE</td>
<td>$9,750</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$161,350</strong></td>
</tr>
</tbody>
</table>

Budget Summary – Expenditure

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Researcher/project officer - .6 EFT</td>
<td>$58,500</td>
</tr>
<tr>
<td>Project Management</td>
<td>$9,750</td>
</tr>
<tr>
<td>Administrative overheads, including technical and administrative support.</td>
<td>$17,100</td>
</tr>
<tr>
<td>Website design (external supplier) including SEO</td>
<td>$30,000</td>
</tr>
<tr>
<td>Video production, including professional actors, filming and editing</td>
<td>$13,000</td>
</tr>
<tr>
<td>Administrative overheads, including technical and administrative support.</td>
<td>$17,100</td>
</tr>
<tr>
<td>Promotion - including design and printing of promotional materials,</td>
<td>$8,700</td>
</tr>
<tr>
<td>advertising, face to face promotion activities</td>
<td></td>
</tr>
<tr>
<td>Digital marketing strategy (external supplier)</td>
<td>$10,300</td>
</tr>
<tr>
<td>Evaluation &amp; report</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$161,350</strong></td>
</tr>
</tbody>
</table>

Project Milestones

This table shows the project milestones as completed throughout the project.

<table>
<thead>
<tr>
<th>Start date</th>
<th>End date</th>
<th>Activities</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.08.2015</td>
<td>01.10.2015</td>
<td>Identification WIRE Project Manager to oversee project and negotiate with website development</td>
<td>WIRE Project manager identified and briefed</td>
</tr>
<tr>
<td>04.10.15</td>
<td>01.02.16</td>
<td>Reworking of booklet content to adapt it to online context</td>
<td>Content is ready to be provided to website developer</td>
</tr>
<tr>
<td>10.02.16</td>
<td>10.02.16</td>
<td>Convening of reference group, Terms of Reference, Roles and Responsibilities</td>
<td>First meeting held, TOR confirmed.</td>
</tr>
<tr>
<td>12.11.15</td>
<td>19.11.15</td>
<td>Design of evaluation questions</td>
<td>Evaluation questions finalised.</td>
</tr>
<tr>
<td>Start date</td>
<td>End date</td>
<td>Activities</td>
<td>Outputs</td>
</tr>
<tr>
<td>------------</td>
<td>----------</td>
<td>-----------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>04.10.15</td>
<td>10.12.15</td>
<td>Develop brief for web developers and seek 3 quotes</td>
<td>Brief developed and distributed seeking additional quotes, 3 in total</td>
</tr>
<tr>
<td>10.12.15</td>
<td>04.01.16</td>
<td>Engagement of web developers – confirm project plan and contract</td>
<td>Contractor selected and contract signed</td>
</tr>
</tbody>
</table>

**Website design and development**

<table>
<thead>
<tr>
<th>Start date</th>
<th>End date</th>
<th>Activities</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>04.01.16</td>
<td>01.03.16</td>
<td>Work with web developers and SEO expert on development of web content including branding/images/info graphics</td>
<td>Content including branding approved by reference group</td>
</tr>
<tr>
<td>01.12.15</td>
<td>09.06.16</td>
<td>Production of video content for site</td>
<td>Seek quotes from video production companies</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Recruit actors</td>
<td>Finalise story board based on approved content Actors identified</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Film 6 x conversations</td>
<td>Dates set for filming</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Edit video</td>
<td>Filming done</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Uploading video to campaign site</td>
<td>Editing of film</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tested with WIRE volunteers/reference group</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Modified/edited and final film approved by reference group</td>
</tr>
<tr>
<td>01.04.16</td>
<td>06.04.16</td>
<td>Live testing of site and content</td>
<td>Feedback of site and content received – 30 test</td>
</tr>
<tr>
<td>06.04.16</td>
<td>28.06.16</td>
<td>Edits and modification made to final website</td>
<td>Final site approved by reference group</td>
</tr>
</tbody>
</table>

**Promotion**

<table>
<thead>
<tr>
<th>Start date</th>
<th>End date</th>
<th>Activities</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.04.16</td>
<td>15.10.16</td>
<td>Investigate, plan and design promotion strategy, including review of best practice for promotion of online content and review of appropriate advertising channels, e.g. Facebook. Implement promotion strategy, potentially including RMIT (or other tertiary institution) marketing or PR students developing of a social media campaign to promote website.</td>
<td>Stakeholder review to determine communication strategies Promotion of website to WIRE networks, and Reference Group member organisation’s networks Broad promotion of campaign site and launch Social Media campaign delivered Postcards produced Traditional media strategy executed Engage with bloggers for promotion</td>
</tr>
<tr>
<td>01.05.16</td>
<td>01.07.16</td>
<td>Plan launch, identify key note speaker and action distribution plan</td>
<td>RSVP’s received, Key note speaker engaged and briefed</td>
</tr>
<tr>
<td>07.07.16</td>
<td>07.07.16</td>
<td>Launch</td>
<td>Well attended launch</td>
</tr>
<tr>
<td>07.07.16</td>
<td>15.10.16</td>
<td>Ongoing search engine optimisation of website, based on review of traffic and search results. SEO expert to maximise off-page optimization (such as link building).</td>
<td>Improvement in search engine rankings for specific search terms. Links established Site traffic trending up.</td>
</tr>
<tr>
<td>Start date</td>
<td>End date</td>
<td>Activities</td>
<td>Outputs</td>
</tr>
<tr>
<td>------------</td>
<td>----------</td>
<td>----------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>07.07.16</td>
<td>15.10.16</td>
<td>Consistent and strategic engagement with other agencies to promote site.</td>
<td>Links created to site from other sites</td>
</tr>
</tbody>
</table>

**Evaluation**

<table>
<thead>
<tr>
<th>Start date</th>
<th>End date</th>
<th>Activities</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>07.07.16</td>
<td>28.10.16</td>
<td>Conduct evaluation – pre/post assessment of behaviour, including focus groups, surveys and individual assessments. Evaluation will look at the persistence of behaviour change, and will seek both quantitative and qualitative results.</td>
<td>Evaluation complete, showing impact of online content on women’s financial behaviour.</td>
</tr>
</tbody>
</table>

**Conclusion**

<table>
<thead>
<tr>
<th>Start date</th>
<th>End date</th>
<th>Activities</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.11.16</td>
<td>01.11.16</td>
<td>Final Report to Financial Literacy Foundation including evaluation report</td>
<td>Funding KPI’s met</td>
</tr>
<tr>
<td>01.06.16</td>
<td>Ongoing</td>
<td>WIRE ongoing monitoring of site for traffic and content currency</td>
<td>Site remains current</td>
</tr>
</tbody>
</table>

Q2. Are the resources informed by previous WIRE research and other Prevention of Violence against Women research?

Research conducted by WIRE in 2015 and published in the report ‘Strong Beginnings: Financial Equals’\(^4\) was used to form the basis for the *Women Talk Money* project. The research found that expectations of traditional gender roles impacted greatly on people’s approach toward money. Many Participants in the research were frustrated with the lack of acknowledgment of these gendered power dynamics within existing financial literacy resources.

The research found that:

> Many women felt that it would really help if there were videos online that showcased constructive ways for couples to talk about finances. They felt that written materials would be of great assistance, however the online content’s effectiveness would be enhanced if in addition to written scripts, women could access a series of YouTube clips showing various vignettes across a range of topics. Importantly, these videos could provide guidance to women who experience blocking or other negative responses from their partners.

The final *Women Talk Money* resource is based heavily on the evidence found in the ‘Strong Beginnings: Financial Equals’ research including the literature review and research findings. Previous WIRE research was also used to inform the content, such as the 2014 report ‘Relationship Problems and Money: Women talk about financial abuse’\(^5\) and the 2007 research report ‘Women’s Financial Literacy.’\(^6\)

The resource also fits within VicHealth’s ‘Framework for Preventing of Violence Against Women’\(^7\) by promoting equal and respectful relationships between men and women and promoting non-violent norms.

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\(^5\) Prue Cameron, ‘Relationship Problems and Money: Women talk about financial abuse.’ WIRE, 2014
\(^6\) ‘Women’s Financial Literacy’ WIRE, 2007
\(^7\) ‘Preventing Violence Against Women: A framework for action’ VicHealth, 2009
Q3. Is the information and platform accessible and appropriate for the target audience?

The *Women Talk Money* website is responsive on all devices. The site was developed using ‘mobile first’ design which degrades gracefully on older devices. This ensures that the site is functional no matter what device it is accessed on. The website has been developed in accordance with the W3C’s Web Content Accessibility Guidelines. It utilises design features such as simple visual elements and plain language to increase accessibility to the widest possible audience.

One respondent from the online survey stated about the website:

> It is excellent. It is positioned really well, accessible and friendly, not too technical, but with genuine content and advice. Very different from a lot of opinionated articles available on the internet. Thank you!

Principles of Search Engine Optimization have been used throughout the website to ensure higher ranking in web searches. These principles include responsive design, internal and external links to content, keywords and Meta descriptions.

Eight short videos were produced for the *Women Talk Money* website. The videos were shot in high definition and are housed on video streaming website YouTube. Each video on the website includes a closed captioning option making them accessible to the largest possible audience.

Q4. Who is accessing the resources? Are we reaching specific target groups? Who aren’t we reaching? What strategies have we used to reach people?

The promotional phase of the website had a 3 pronged approach that included paid online advertising, a social media strategy and traditional media strategy. Paid online advertising campaigns were run through Facebook and Google AdWords. The Facebook campaign was develop and executed by digital agency Ntegrity. A complementary social media strategy was executed across three channels – Facebook, Twitter and Instagram. This involved generating original content for *Women Talk Money* and seeking out cross promotion from other similar organisations. A traditional media strategy was also carried out with stories running across online news websites and community radio stations. Popular bloggers were also engaged to develop content to promote the website.

The *Women Talk Money* website has had 6,035 unique users during the period beginning on 6th of July and ending on 15th of October 2016 (14 weeks and 3 days). The daily number of users fluctuated extensively throughout the promotional phase of the project. Spikes in the number of users corresponded with advertising campaigns on Google and Facebook, and when media articles were published.

![Number of Users](image-url)
New vs Returning Visitors

- New Users: 86.8%
- Returning Users: 13.2%
- Average Session Duration: 00:01:07
- Facebook Followers: 236
- Twitter Followers: 173
- Instagram Followers: 244

84.48% of users were in Australia, with the next largest audiences (approximately 3% each) being in America and the UK. The majority of users (50.63%) accessed the website on a mobile device, with 37.49% accessing the website from a desktop and 11.87% accessing it from a tablet.

Acquisition

The majority (39.5%) of users came directly to the website with social media channels being the second largest source of users. Facebook was the largest referrer of all social media channels with 88.94% of user acquired by social media coming from Facebook. The Women Talk Money video series is available on YouTube. The most viewed video was the "Relationships and Money" video that has been viewed 420 times.

The online survey found that the majority of respondents were within the primary target audience. 70% of survey respondents were under the age of 35 and 96.67% of respondents identified as women. All survey respondents lived in Australia, with a majority (76.67%) living in Victoria.

Curiosity was the most common motivation for visiting the website with 31.67% of respondents visiting for that reason. 25% visited to get some general information about money matters, 18.33% wanted to find out more about money and relationships while 13.33% were looking for information on how to address a specific money issue.

Accessibility was a large consideration in the design of the website, to enable the maximum number of women to access the resources. Features including responsive design, alt-text for pictures and closed captions for videos have ensured the maximum reach to the audience. When asked what could be improved on the website survey respondents stated that information for older women and people in polyamorous relationships could be included and that the site could be less...
heteronormative. These issues may have created barriers that prevent women with these experiences from accessing the resources.

**Facebook Campaign**
The Facebook Campaign run by digital agency Ntegrity was highly successful with 121,251 people being reached by the advertising. The campaign ran from July until the end of September. 1,372 people clicked through to the website after seeing one of the Facebook ads. The cost per click was $0.99 and the click through rate above industry averages at 1.24%. The *Women Talk Money* Facebook gained 169 new likes throughout the campaign.

**Google AdWords Campaign**
A Google AdWords campaign was run from the 19th September to the 15th October. The campaign generated 3,134 clicks through to the website and 731,253 people saw the campaign. The click through rate was 0.43% of all people that saw the ad, a much lower rate than the Facebook campaign.

**Promotional Postcards**
1,000 promotional postcards were also distributed as a part of the promotional strategy. They were circulated to WIRE service users, members and supporters, as well as being given out at conferences, workshops and training. This strategy aimed to reach both women in the target audience and workers in the community sector who could refer their clients to the website.

**Q5. Has there been behaviour change within the target groups?**
Results of the online survey show that behaviour change has occurred following the use of the *Women Talk Money* Website. 95% of survey respondents stated that they found the website content engaging and 91.67% found the website useful. *Relationships and money, talking about money and common issues* were the three pages respondents found most relevant to their experience.

The online survey found that women’s financial literacy had improved after using the website. 81.67% of survey participants stated that they had a better understanding of money after using the website. 21.67% of respondents had made some kind of financial change following visiting the website and another 51.67% were planning on making a change in the future.

The website had changed the way some women approached discussing money with their partner. 10% of respondents had used strategies from the website in a discussion with their partner, while
45% were planning to do so in the future. 6.67% of respondents didn’t have a partner but had tried using the strategies with someone else.

Of the 10 respondents who had trailed the strategies with their partner, or another person, seven of them felt more confident going into these discussions. 4 participants came to some kind of resolution or agreement following the conversation. One respondent stated:

They have helped me to feel calm about approaching conversations about money with my boyfriend and have allowed me to initiate conversations that I would usually manage on my own.

Another participant stated that the strategies had given them the “opportunity to think about how to start conversation and acknowledgement that it’s hard to talk about.”
Conclusion and Recommendations

The *Women Talk Money* project was run effectively with the website being completed on time and within its budget. The resources on the online platform were developed using a strong evidence base including researching into preventing violence against women and financial abuse. Accessibility was a key consideration during the design and development of the website. This included features such as responsive design, alternate text for images, closed captioning for videos and a clear and easy to navigate layout. This reduced the number of possible barriers that may prevent women in the target audience being able to access the resources.

The reach of the website was reasonable considering the short timeframe between launch and evaluation. Paid advertising was the most effective method for increasing traffic to the website with campaigns on both Facebook and Google AdWords being successful. When paid advertising wasn’t running there were a dramatic decrease in visitors to the website, making it a crucial part of the promotional strategy.

Women Talk Money was effective in creating behaviour change within the target audience, although this was difficult to measure considering the short time period before the evaluation and the barriers to surveying an online audience. There was an increase in women’s general financial literacy. There was also increased confidence and communication between women and their partners following visiting the website.

Recommendations

- Future online financial literacy and prevention of violence against women projects include a budget item for paid advertising, as this was the most effective way to reach the target audience.
- Online projects allow at least a 6-month period of promotion before evaluation to grow their target audience and social media presence.
- Online behaviour change projects allow a period longer than 6 months between the launch and evaluation of the project to allow for greater engagement with the audience and to be better able to measure behaviour change.
- Paid advertising be continued for the *Women Talk Money* project to keep engagement with the target audience.
- That the *Women Talk Money* website be expanded so that it can engage with different target audiences around the issue of respectful financial relationships. Targeted audiences could include teenagers, the LGBTQI+ community, people from CALD backgrounds and men.
References
Cameron, Prue ‘Relationship Problems and Money: Women talk about financial abuse.’ WIRE, 2014
Available at: http://www.wire.org.au/research-and-advocacy/financialabuseresearch/

Available at: http://www.wire.org.au/research-and-advocacy/financialequals/


‘Women’s Financial Literacy.’ WIRE, 2007

‘Young Women and Money.’ WIRE, 2010
## Appendices
### Appendix 1 – Women Talk Money Evaluation Framework

<table>
<thead>
<tr>
<th>Concept</th>
<th>Outcomes</th>
<th>Evaluation Questions</th>
<th>Sub Questions</th>
<th>Data Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Process</strong></td>
<td>Project was implemented as intended</td>
<td>Was the process effective?</td>
<td>• Were resources used effectively?</td>
<td>• Project Budget</td>
</tr>
<tr>
<td>Did WIRE team implement it</td>
<td>• Project was implemented on-time and in-budget</td>
<td>• To what extent did the project stick to its timeline?</td>
<td>• Project Timeline</td>
<td>• Project Timeline</td>
</tr>
<tr>
<td>effectively?</td>
<td></td>
<td>• To what extent did the project within its budget?</td>
<td>• Final products (website and videos)</td>
<td>• Final products (website and videos)</td>
</tr>
<tr>
<td><strong>Evidence</strong></td>
<td>Resource reflects the evidence base of how to have financial conversations</td>
<td>Are the resources informed by previous WIRE and other PVAW research?</td>
<td>• What evidence has been used to develop resources?</td>
<td>• Strong Beginnings: Financial Equals</td>
</tr>
<tr>
<td>What is the evidence base</td>
<td>• Resource reflects the evidence base of how to direct behaviour change</td>
<td>• To what extent does the final resource reflect this research?</td>
<td>• Relationship Problems and Money: Women talk about Financial Abuse</td>
<td>• Relationship Problems and Money: Women talk about Financial Abuse</td>
</tr>
<tr>
<td>behind the resources?</td>
<td>through online resources</td>
<td></td>
<td>• Other PVAW resources</td>
<td>• Other PVAW resources</td>
</tr>
<tr>
<td><strong>Quality of Outputs</strong></td>
<td>Resource is easy to use and accessible</td>
<td>Is the information and platform accessible and appropriate for the target audience?</td>
<td>• To what extent is the website responsive?</td>
<td>• Web design</td>
</tr>
<tr>
<td>Is the product appropriate</td>
<td>• Resource is informed by end-users’ experience</td>
<td></td>
<td>• To what extent have measures been taken to ensure web accessibility?</td>
<td>• Google Analytics</td>
</tr>
<tr>
<td>for the audience?</td>
<td>• Resource is appropriate for use by women (tailor to the target women)</td>
<td></td>
<td>• To what extent are videos well executed and high quality?</td>
<td>• Video production</td>
</tr>
<tr>
<td><strong>Reach</strong></td>
<td>Widely disseminated evidence-based resource</td>
<td>Who is accessing the resources?</td>
<td>• To what extent have SEO strategies been used effectively?</td>
<td>• User testing</td>
</tr>
<tr>
<td>The number and representativeness of people accessing WTM resources.</td>
<td>• Knowledge of other resources</td>
<td>Are we reaching specific target groups?</td>
<td>• How many visitors to the website?</td>
<td>• Google analytics</td>
</tr>
<tr>
<td></td>
<td>• Exposure for WIRE</td>
<td>Who aren’t we reaching?</td>
<td>• What are their demographics?</td>
<td>• Online survey</td>
</tr>
<tr>
<td></td>
<td></td>
<td>What strategies have we used to reach people?</td>
<td>• How long are they staying on the site?</td>
<td>• Social media statistics</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• What platforms are they accessing information on? (fb, youtube etc.)</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Where is web traffic coming from?</td>
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<td></td>
<td>• To what extent are there any barriers or enablers to women using the resource?</td>
<td></td>
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<tr>
<td><strong>Impact/Effectiveness</strong> Has the project resulted in behaviour change?</td>
<td></td>
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<tr>
<td>---------------------------------------------------------------------</td>
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<tr>
<td>▪ Women are equipped to have healthier conversations with their partners</td>
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<tr>
<td>▪ Increased financial literacy</td>
<td></td>
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<tr>
<td>▪ Awareness of other resources</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Has there been behaviour change within the target groups?</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ To what extent are women accessing the information?</td>
</tr>
<tr>
<td>▪ To what extent have the resources changed the way women talk to their partners about money?</td>
</tr>
<tr>
<td>▪ To what extent has women’s financial literacy increased?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Methodology</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ User testing</td>
</tr>
<tr>
<td>▪ Google Analytics</td>
</tr>
<tr>
<td>▪ Online survey</td>
</tr>
</tbody>
</table>
Appendix 2 – Online Survey

1. How old are you?
Under 18
18-25
26-35
36-45
46-55
56 or older

2. Which state do you live in?
Victoria
NSW
Western Australia
ACT
NT
Queensland
South Australia
Tasmania
Other (please specify)

3. What is your gender identity?
Female
Male
Other (please specify)

4. Have you visited the Women Talk Money website before?
Yes
No

5. If yes, how many times have you visited the website? *

6. What was your motivation for visiting the Women Talk Money website today?
To get some general information about money matters
For information on how to address a specific money issue
Find out more about money and relationships
Curiosity
Other (please specify)

7. Did you find the information on the Women Talk Money website engaging?
Yes very engaging
Yes somewhat engaging
It was only a little bit engaging
No I didn’t find it engaging
Don’t know

8. Did you find the information on the Women Talk Money website useful?
Yes it was very useful
Yes it was somewhat useful
It was not very useful
No it wasn’t useful at all
Don’t know

9. Choose up to 3 sections that were the most relevant to your experiences?
Relationships and Money
Common Issues
Gender and money
Financial abuse
Getting together
Moving in together
Getting married
Taking a break from work
Retiring
Splitting up
Talking about money
What’s your money story?
Dealing with negative responses
None of them were relevant

10. Is there anything you think could be improved on the Women Talk Money website?

11. Have you tried using any of the strategies from the website to talk to your partner about money?
Yes I have
No I haven’t
No but I’m planning to
No, I don’t have a partner
I don’t have a partner but I have used them with someone else

12. Did you feel more confident in having the discussion as a result of these strategies?
Yes, much more confident
Yes a little bit more confident
No I didn’t feel confident
Not Sure
13. In what way were the strategies effective for you?

14. Did you come to some kind of resolution or agreement following the conversation?
   Yes
   No
   Not sure

15. Do you think you have a better understanding of money after using the website?
   Yes my understanding of money has improved a lot
   Yes my understanding of money has improved a little bit
   No it did not improve my understanding of money
   I’m not sure

16. Did using the website prompt you to make any financial changes? (e.g. making a budget)
   Yes it did
   No it didn’t
   Not yet but I’m planning on making changes

17. Would you recommend the website to others?
   Yes
   No
   Maybe

18. Do you have any other comments?